

OFFICE OF THE CHAPTER 13 TRUSTEE
LAUREN A. HELBLING, TRUSTEE
For Cases Filed under Chapter 13 in the United States Bankruptcy Court
Northern District of Ohio - Eastern Division (Cleveland)

IN RE: WILBUR J & LETITIA C WITHROW
3795 NORTHAMPTON ROAD
CLEVELAND HEIGHTS, OH 44121

Debtor(s)

Case Number: 19-12389-jps
Chapter 13 Proceedings
Judge Jessica E. Price Smith

NOTICE OF INTENTION TO PAY CLAIMS

This Notice of Intention to Pay Claims ("Notice") lists the proofs of claim that have been filed in the above captioned Chapter 13 bankruptcy case. This Notice is being served upon the Debtor(s) and the attorney for the Debtor(s) so that claims may be reviewed and a determination made whether any claim should be objected to, whether the Debtor(s) should file a claim for any creditor that has failed to file a claim, and whether the Debtor(s)' bankruptcy plan should be modified due to the claims that have been filed.

Unless a party in interest files an objection to a claim and requests a hearing before the United States Bankruptcy Court, Northern District of Ohio - Eastern Division within 30 days of the date of this notice, said claims will be paid according to the terms of the plan.

A claim may appear on this notice more than once if the claim filed or the confirmed Chapter 13 plan specifies that a claim is to be divided into portions with separate treatment for each portion. Creditors may appear to have both "filed" and "not filed" claims as Debtor(s) may owe the same creditor on multiple accounts. As debts are often times bought and sold, Debtor(s) may not recognize the names of some of the creditors listed. Bankruptcy counsel should be able to answer questions regarding any claims shown in this Notice.

Copies of this Notice have been served on the Debtor(s) and the attorney for the Debtor(s) on this day at their address as it appears in this proceeding.

NOTICE TO DEBTOR(S): FOR YOUR CASE TO BE SUCCESSFUL IT IS IMPORTANT TO REVIEW THIS DOCUMENT WITH YOUR ATTORNEY.

/s/ Lauren A. Helbling

Lauren A. Helbling
Chapter 13 Trustee
200 Public Square, Suite 3860
Cleveland OH 44114-2321
Phone (216) 621-4268 Fax (216) 621-4806
Email: 13Trustee@ch13cleve.com
Website: www.13trusteecleveland.com

DATE: Sep 30, 2019

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SECURED CLAIMS

The following creditors have filed **SECURED** proofs of claim. Typically, this means that the creditor financed the purchase of an item (and retained a lien on the item), or that something has been pledged as collateral for the debt. This may also include real estate taxes, purchased real estate tax obligations, and certain judgment and tax claim liens. NOTE: Depending on the way the debt is provided for in the bankruptcy plan, the amount of the claim is not necessarily the amount that will be paid by the Trustee.

Creditor	Claim #	Account # (last 4 digits)	Claim Amount	Interest Rate	Collateral
CREDIT ACCEPTANCE CORPORATION	003	0874	16,772.70	10.00%	10% 14 MITSUBISHI OUTL
SANTANDER CONSUMER USA	002	4892	3,659.83	7.25%	7.25% 07 BMW 335I

MORTGAGE CLAIMS

The following **MORTGAGE** creditors have filed proofs of claim. Usually, these claims represent missed mortgage payments and/or escrow advances. If so specified in the confirmed plan, the ongoing monthly mortgage payment will be made to these creditors as well. If a proof of claim has not been filed by or on behalf of a mortgage creditor, the Trustee will not disburse mortgage payments to this creditor. Funds held by the Trustee will therefore be disbursed to other creditors.

Creditor	Claim #	Account # (last 4 digits)	Arrearage Amount
US BANK NA	017A	ARRE	41,125.27

PRIORITY CLAIMS

The following creditors have filed **PRIORITY** proofs of claim. These are most commonly tax obligations, but may also include domestic support obligations or certain other governmental obligations which may have been incurred because of the ownership and/or operation of a business. Priority claims are not paid interest.

Creditor	Claim #	Account # (last 4 digits)	Claim Amount
DEPARTMENT OF THE TREASURY IRS	007	0772	8,902.36

GENERAL UNSECURED CLAIMS

The following creditors have filed **GENERAL UNSECURED** proofs of claim. These debts would commonly include utility, medical, credit card and student loan obligations. Typically, unsecured claims are not paid interest.

Creditor	Claim #	Account # (last 4 digits)	Claim Amount
AES ASCENDIUM EDUCATION SOLUTIONS	010	0772	11,807.95
ATLAS ACQUISITIONS LLC ASSIGNEE OF	014	6902	1,006.02
DEPARTMENT OF THE TREASURY IRS	007A	0772	21,045.54
DOMINION ENERGY OHIO	018	2445	1,458.75
DPU DIVISION OF WATER	019	8997	332.38
DPU DIVISION OF WATER	020	0477	376.13
EAGLE FINANCIAL SVCS INC	001		2,419.88
HUNTINGTON NATIONAL BANK	015	7950	302.62
MIDLAND FUNDING LLC	013	2276	653.04

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OHIO DEPT OF TAXATION	023	0220	9,296.06
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OHIO EDISON	016	3723	1,894.87
PORTFOLIO RECOVERY ASSOCIATES LLC	011	1816	413.12
QUANTUM3 GROUP LLC	005	0545	60.84
QUANTUM3 GROUP LLC	004	9100	185.55
SPEEDY/RAPID CASH	008	6506	None
SPEEDY/RAPID CASH	012	0772	1,238.21
TEA OLIVE LLC	021	5045	1,141.91
TIDEWATER FINANCE CO	009	5641	12,672.44
TMOBILE/T-MOBILE USA INC	006	0074	1,563.97

DEBTOR ATTORNEY FEES

RENEE HELLER will be paid attorney fees of \$3,000.00 through the plan.

CREDITORS THAT HAVE NOT FILED PROOFS OF CLAIM

The following creditors listed in the schedules filed with the Bankruptcy Court have not filed a proof of claim. As they have not filed a proof of claim, they will not receive any distributions from the Trustee. These claims may be secured claims, mortgage claims, priority claims or general unsecured claims. A creditor may appear on this list more than once if the creditor was listed as having more than one claim in the bankruptcy schedules. A creditor may appear to have both "filed" and "not filed" claims as the Debtor(s) may owe the same creditor on multiple accounts. It is possible that a debt may be discharged even if the creditor does not file a proof of claim. It is also possible that it may be in the Debtor(s)' best interest to have a proof of claim filed on a creditor's behalf if the creditor has not filed a proof of claim on their own. Debtors should discuss these matters with their attorney.

ACCEPTANCE NOW

ALLIANCE ONE

CITY OF CLEVELAND HTS

COMMONWEALTH FINANCIAL SYSTEMS

CUYAHOGA COUNTY TREASURER

ENHANCED RECOVERY

FIRST FEDERAL CREDIT CONTROL

PROGRESSIVE INSURANCE CO

REVENUE GROUP

SPECTRUM